



What's New?

From the Benefits and Entitlements Service Team (BEST)

8 Dec 04

- **BEST Newsletter for December 2004 is now available on the [BEST Website](#).**
- **Federal Employees Health Benefits (FEHB) Open Season Ends 13 Dec 04.** The Office of Personnel Management added a new Worksheet to their website to assist employees who are interested in one of the new High Deductible Health Plans with a Health Savings Account determine if it is right for them. Find the Worksheet at www.opm.gov/hsa/worksheet.asp.
- **Flexible Spending Account (FSA) Open Season Ends 13 Dec 04**
- **TSP Open Season Extended Through 3 Jan 05**
- **TSP Catch-Up Contribution Enrollment for 2005 Available Beginning 12 Dec 04**
- **Thrift Savings Plan Rates of Return for November 2004.** The following chart represents the change in respective share prices for all the funds for Nov 04. The changes in share prices reflect net earnings after accrued TSP administrative expenses, trading costs and accrued investment managements fees have been deducted. Percentages in () are negative returns. The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis. For more information, including share costs, go to the TSP Homepage at www.tsp.gov and click on Rates of Returns.

	G Fund	F Fund	C Fund	S Fund	I Fund
November 2004	0.28%	(0.86%)	4.08%	6.96%	6.16%
<u>Last 12 Months</u> (12/1/2003 - 11/30/2004)	4.42%	4.35%	12.83%	15.62%	23.79%